In re: Gordon Wigfall Robertina Wigfall Debtors Case No. 11-07989-JJT Chapter 13

TOTALS: 0, * 4, ## 1

CERTIFICATE OF NOTICE

District/off: 0314-5 User: DDunbar Page 1 of 2 Date Rcvd: Jan 17, 2017 Form ID: 3180W Total Noticed: 27 Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2017. db/idb Robertina Wigfall, East Stroudsburg, PA 18302 Gordon Wigfall, 188 Big Ridge Drive, +Advanced Financial Co., P.O.Box 4068, Carlsbad, CA 92018-4068 Country Club of the Poconos, 207 Big Ridge Drive, East Stroudsburg, PA 18302 3992590 3992599 3992602 +Toyota Motor Sales, U.S.A., Inc., 19001 South Western Ave., Dept. WC11, Torrance, CA 90501-1106 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. +EDI: PRA.COM Jan 17 2017 18:53:00 PRA Receivables Management LLC, Norfolk, VA 23541-1067 EDI: RECOVERYCORP.COM Jan 17 2017 18:53:00 Recovery 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605 EDI: CITICORP.COM Jan 17 2017 18:53:00 AT&T Masterd Recovery Management Systems Corporation, cr 3992591 AT&T Mastercard, P.O.Box 6500, Sioux Falls, SD 57117-6500 +EDI: OPHSUBSID.COM Jan 17 2017 18:53:00 C O WEINSTEIN AND RILEY, PS, 2001 WES EDI: BANKAMER.COM Jan 17 2017 18:53:00 4031082 BACK BOWL I LLC, SERIES C, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 3992594 Bank of America, P.O.Box 982235, El Paso, TX 79998-2235 EDI: BANKAMER2.COM Jan 17 2017 18:53:00 4044434 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102 EDI: BANKAMER.COM Jan 17 2017 18:53:00 3992593 Bank of America, P.O.Box 15019, Wilmington, DE 19886-5019 +EDI: OPHSUBSID.COM Jan 17 2017 18:53:00 Candica, LLC, c/o Weinstein & Riley, P.S., 4085240 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132 EDI: CAPITALONE.COM Jan 17 2017 18:53:00 3992595 Capital One, P.O.Box 30285, Salt Lake City, UT 84130-0285 EDI: CHASE.COM Jan 17 2017 18:53:00 3992596 Chase / Slate, P.O.Box 15298, Wilmington, DE 19850-5298 3992597 EDI: CHASE.COM Jan 17 2017 18:53:00 Chase / Slate, P.O.Box 15153, Wilmington, DE 19886-5153 4019503 EDI: CHASE.COM Jan 17 2017 18:53:00 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145 +EDI: CITICORP.COM Jan 17 2017 18:53:00 3992598 Citi Cards, P.O.Box 6500, Sioux Falls, SD 57117-6500 +EDI: BASSASSOC.COM Jan 17 2017 18:53:00 4014992 HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083 +E-mail/Text: eweber@kingscreekplantation.com Jan 17 2017 19:11:08 KINGS CREEK PLANTATION, 4018723 C/O LA-TOYA CANADAY, 191 COTTAGE COVE LANE, WILLIA E-mail/Text: camanagement@mtb.com Jan 17 2017 19:11:02 WILLIAMSBURG, VA 23185-5811 9:11:02 M&T Bank, P.O.Box 1288, 3992600 Buffalo, NY 14240-1288 4046558 EDI: BL-CREDIGY.COM Jan 17 2017 18:53:00 Main Street Acquisition Corp, Becket and Lee LLP, Attorneys/Agent for Creditor, POB 3001, +EDI: OPHSUBSID.COM Jan 17 2017 18:53:00 Malvern, PA 19355-0701 OAK HARBOR CAPITAL IV, LLC, 4036203 SEATTLE, WA 98121-3132 2001 WESTERN AVENUE, STE 400, C O WEINSTEIN AND RILEY, PS, 20 EDI: PRA.COM Jan 17 2017 18:53:00 4070395 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541 EDI: PRA.COM Jan 17 2017 18:53:00 Portfolio Recovery Associates, LLC, PO Box 41067, 4061280 Norfolk VA 23541 4021116 EDI: RECOVERYCORP.COM Jan 17 2017 18:53:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 3992601 EDI: SEARS.COM Jan 17 2017 18:53:00 Sears, P.O.Box 6282, Sioux Falls, SD 57117-6282 EDI: TFSR.COM Jan 17 2017 18:53:00 4023985 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026 TOTAL: 23 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** +Candica, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, cr* Seattle, WA 98121-3132 +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200, cr* Tucson, AZ 85712-1083 Main Street Acquisition Corp, cr* Becket and Lee LLP., Attorneys/Agent for Creditor, MALVERN, PA 19355-0701 +M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE D. (address filed with court: M&T Bank, P.O. Box 1288, 4080913* 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748 ++M&T BANK. Buffalo, NY 14240) 3992592 ##AT&T Universal Platinum Card, P.O.Box 182564, Columbus, OH 43218-2564

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0314-5 User: DDunbar Page 2 of 2 Date Rcvd: Jan 17, 2017 Form ID: 3180W Total Noticed: 27

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2017 at the address(es) listed below:

Thomas I Puleo on behalf of Creditor M&T Bank tpuleo@goldbecklaw.com

Ann E. Swartz on behalf of Creditor M&T Bank ASwartz@mwc-law.com, ecfmail@mwc-law.com
Bass and Associates PC on behalf of Creditor HSBC Bank Nevada, N.A. ecf@bass-associates.com
Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com
John F Goryl on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com
Joshua I Goldman on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
Kevin T McQuail on behalf of Creditor M&T Bank ecfmail@mwc-law.com
Marisa Myers Cohen on behalf of Creditor M&T Bank Mcohen@mwc-law.com
Paul Kramer on behalf of Joint Debtor Robertina Wigfall samkan@epix.net
Paul Kramer on behalf of Debtor Gordon Wigfall samkan@epix.net

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 12

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gordon Wigfall Robertina Wigfall

By the court:

January 17, 2017

Honorable John J. Thomas United States Bankruptcy Judge

The I thouse

By: DDunbar, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

Form 3180W Chapter 13 Discharge page 1

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
 1322(b)(5) and on which the last payment
 or other transfer is due after the date on
 which the final payment under the plan
 was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Form 3180W Chapter 13 Discharge page 2